

EXHIBIT A

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5154458 AT **AUTO 0552 10528-120412 PH1 0002 A2 AB PN

JANICE ELIA
YEHEZKEL I ELIA
12 SUNSET LN
HARRISON, NY 10528-1204SIGN UP FOR PAPERLESS AT THE MESSAGE
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Date	Description	Principal (\$)	Interest (\$)	Escrow (\$)	Late charges & fees (\$)	Suspense & other (\$)	Total (\$)
		525.84	2,214.11	0.00	0.00	0.00	2,739.95
Jan 14	Payment	528.58	2,211.37	0.00	0.00	0.00	2,739.95
Feb 13	Payment	531.33	2,208.62	0.00	0.00	0.00	2,739.95
Mar 13	Payment	534.10	2,205.85	0.00	0.00	0.00	2,739.95
Apr 15	Payment	536.88	2,203.07	0.00	0.00	0.00	2,739.95
May 15	Payment	539.68	2,200.27	0.00	0.00	0.00	2,739.95
Jun 16	Payment						

Details of your loanProperty
address

Principal balance

Interest rate

12 SUNSET LN
HARRISON, NY 10528
\$421,912.76
6.2500%**Summary of your payments this year**

Principal	\$3,196.4
Interest	\$13,243.2
Property taxes	\$0.0
Late charges	\$0.0

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Thank you for your business.

5154458-0281981

Prepared By: Lois Dinkin

SINGLE FAMILY

6/16/2006 11:31:32 AM



MLS#: 2610539 Active SF
 Addr: 12 SUNSET Ln
 PO: Harrison

LP: \$1,895,000
 Area: 5

Zip Code: 10528

City/Town: Harrison Grid: L18 Map: 24
 Village: None Sch: Harrison

Rooms: 11 Est SqFt: 5880 YrBlt: 1966/
 Bedrooms: 5 Elem School: Harrison Ave
 Baths: 5.2 Jr High School: Klein
 Levels: 2 High School: Harrison

Style: Contemporary
 Exter: Stucco

Model:
 Color:

Level1: EH,LR/DR/fpl,huge sliders to Patio & Pool,Den/fpl,EIK,Bar,Pdr,Great
 rm/fpl,Pdr,dr to garage

Living:

Level2: MBR/B/Jacuzzi/fpl/WIC,BR/B,BR/B,BR/B,BR/B

Dining:

Level3: LEv 2 cont: Playroom,Back Stairs

Mst BR:

Basemt: None

Attic:

Neighborhd Assn: N

Additional Fees: N/O

Homeowners Assn: N

Att/Det: D

Complex:

Est Tax\$: \$22,226 M Front:

Fax ID#: 2800-000-000-00491-000-0038

Tax Year: 2005

Depth:

Shape:

Zoning: Res

Assmt: \$23,400

Est Acres: 1.45

Amenities: Close2RR, Close2Schol, Cul-de-Sac, Eat in Kitch, Fenced Yard, Fireplace, Pool, Powder Room, Wet Bar,
 Walk-In-Closets, Vaulted/Cathedral Ceilings, High Ceilings, Master Bath, Privacy

Includes: Dishwasher, Freezer, Garage Dr Op, Range, Refrig, Screens, Shades/Blinds, W/W Carpet, Washer

Excludes: Hot Tub, Light Fixtr, Microwave

Heat: Hot Air
 Parkg: 2 Car Garage
 Water: Municipal

Fuel: Oil
 Wall: Sheetrock
 Sewer: Septic

Elec CO:
 A/C: Central
 Roof: Asphalt
 Garbage:

Rem: Elegant home with glass walls opening to beautiful slate patio. Free form pool with waterfall nestled among lush
 trees & landscaping. New great room with fireplace, 14' ceiling & den with fireplace. 5 bedrooms with 5 baths & 2
 powder rooms. Great family space. Great for large family & for entertaining.

Agent To Agent Rem: Sq ft & taxes per town records, please verify. Taxes do not include star exemption.

Showing Instructions: Call listing office. Owner must be home, because of dog.

Directions: Pleasant Rige Rd to James Rd left on Sunset to #12.

Owner: Elia

Possession:TBA

Modif/Excl: M3

List Office: SOTHEB02 Sotheby's International Realty

914-967-4600

LD: 4/18/2006

List Agent: 5634 Lois Dinkin

914-263-4068

Fax: 914-967-9105

LA Email: lois.dinkin@sothebysrealty.com

CLA Email:

Co-List Office:

SMP:

Co-List Agent:

List Type: ERS

Sub Agent Comp: 2.25%

Buyers Agent Comp: 2.25%

Negotiate Thru: LA

UNIFORM RESIDENTIAL APPRAISAL REPORT

Property Address: 12 Sunset Lane, Harrison City: Harrison State: NY Zip Code: 10523

Legal Description: 491-38 SMSA: 5600

Assessor's Parcel No. See legal description. Tax Year: 2003 R.E. Taxes: \$ 17,000.00 Special Assessments: \$ N/A

Borrower: N/A Current Owner: Elia Occupant: ☒ Owner ☐ Tenant ☐ Vacant

Property rights appraised: ☒ Fee Simple ☐ Leasehold ☐ Project Type: ☐ PUD ☐ Condominium (HUDVA only) HOA\$: N/A /Mo.

Neighborhood or Project Name: N/A Map Reference: 2/p/13 Census Tract: 85.00

Sale Price: \$ N/A Date of Sale: N/A Description and \$ amount of loan charges/concessions to be paid by seller: N/A

Lender/Client: Elia Address: Same

Appraiser: John Saluto Address: Tarrytown, NY

Location: ☐ Urban ☒ Suburban ☐ Rural ☐ 25-75% ☐ Under 25% ☒ Owner ☐ Tenant ☒ Vacant (0-5%) ☐ Vacant (over 5%)

Build up: ☒ Over 75% ☐ Under 75% ☒ Stable ☐ Slow ☐ Declining ☐ Increasing ☒ Shortage ☐ In balance ☐ Over supply

Growth rate: ☐ Rapid ☒ Stable ☐ Slow ☐ Declining ☐ Increasing ☒ Shortage ☐ In balance ☐ Over supply

Property values: ☐ Increasing ☒ Stable ☐ Declining ☐ Increasing ☒ Shortage ☐ In balance ☐ Over supply

Demand/supply: ☒ Shortage ☐ In balance ☐ Over supply

Marketing time: ☐ Under 3 mos. ☒ 3-6 mos. ☐ Over 6 mos.

Single family housing PRICE \$ (000): 500 Low AGE (yrs): 1 One family: 95% 2-4 family: Multi-family: Commercial: 4% vacant: 1%

Land use change: ☒ Not likely ☐ Likely ☐ In process

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood boundaries and characteristics: North by North Street, south by Union Avenue, east by Harrison Avenue and west by the Hutchinson River Parkway.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): The subject is located in an established residential neighborhood which is characterized by a variety of residential home styles.

Neighborhood shopping and public transportation are both located within a reasonable distance. There are no apparent adverse factors to report. The Harrison School System Services the area. There are several country clubs located within a 5 mile distance to the subject home. There is road noise from the Hutchinson River parkway which located west of the subject.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): Moderately active real estate market. There are no trends indicating loan discounts, interest buydowns or sales concessions apparent or noteworthy in the subjects market area. Conventional / Adjustable financing is typical in this market area at competitive terms. * Note: This appraiser certifies this report is a summary appraisal report of a complete appraisal as defined in Appraisal Standards #7 (SMT-7) Appraisal Standards Board Eff. 7/1/94

Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ YES ☐ NO

Approximate total number of units in the subject project: Approximate total number of units for sale in the subject project: N/A

Describe common elements and recreational facilities:

Dimensions: Irregular. Site area: 1.45 acres subject to survey. Corner Lot: ☐ Yes ☒ No

Specific zoning classification and description: Residential

Zoning compliance: ☒ Legal ☐ Legal nonconforming (Grandfathered use) ☐ Illegal ☐ No zoning

Highest & best use as improved: ☒ Present use ☐ Other use (explain)

Utilities: Public ☒ Other ☐ Off-site improvements: Type: Public ☒ Private ☐

Electricity: ☒ Gas: ☒ Water: ☒ Sanitary sewer: ☒ Storm sewer: ☒

Street: Asphalt ☒ Curb/gutter: Yes ☒ Sidewalk: None ☐ Street lights: None ☐ Alley: None ☐

Topography: Gentle slop down

Size: Typical for area

Shape: Irregular

Drainage: Appears adequate

View: Average

Landscaping: Very good

Driveway Surface: Asphalt

Apparent easements: No adverse esmnts

FEMA Special Flood Hazard Area: ☐ Yes ☒ No

FEMA Zone: c Map Date: 1991

FEMA Map No.: 3609120009B

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.): There are no apparent adverse site factors to report. The site is well landscaped with mature shrubs, trees and lawns. Flood information is deemed reliable but not warranted.

GENERAL DESCRIPTION

No. of Units: One

No. of Stories: 2

Type (Det./All.): Detached

Design (Style): Unique

Existing/Proposed: Existing

Age (Yrs.): 28+- yrs

Effective Age (Yrs.): 10 yrs

EXTERIOR DESCRIPTION

Foundation: Masonry

Exterior Walls: Stucco

Roof Surface: Shingle

Gutters & Dwnspis: Metal

Window Type: Casement

Storm/Screens: Screens

Manufactured House: No

FOUNDATION

Slab: Concrete

Crawl Space: None

Basement: None

Sump Pump: None noted

Dampness: None noted

Settlement: None noted

Infestation: None noted

BASEMENT

Area Sq. Ft.: 0

% Finished: 0

Ceiling: N/A

Walls: N/A

Floor: N/A

Outside Entry: N/A

INSULATION

Roof: Cnclid ☒

Ceiling: Cnclid ☒

Walls: Cnclid ☒

Floor: Cnclid ☒

None: ☐

Unknown: ☒

ROOMS

Foyer: Living: Dining: Kitchen: Den: Family Rm: Rec. Rm: Bedrooms: # Baths: Laundry: Other: Area Sq. Ft.

Basement: Level 1: Level 2:

Finished area above grade contains: 10 Rooms; 5 Bedroom(s); 4.5 Bath(s); 5,509 Square Feet of Gross Living Area

INTERIOR

Materials/Condition: Floors: Wood/Marble/Granite Walls: Sheetrock Trim/Finish: Wood Bath Floor: Ceramic/Stone Bath Wainscol: Ceramic/Stone Doors: Wood All in avg condition.

HEATING

Type: Ha Fuel: Gas Condition: Avg

COOLING

Central: Yes Other: None Condition: Avg

KITCHEN EQUIP.

Refrigerator: ☒ Range/Oven: ☒ Dishwasher: ☒ Fan/Hood: ☒ Microwave: ☒ Washer/Dryer: ☒ Finished: ☐

ATTIC

None: ☐ Stairs: ☐ Drop Stair: ☐ Scuttle: ☒ Floor: ☐ Heated: ☐

AMENITIES

Fireplace(s): #4 ☒ Patio: ☒ Deck: ☐ Porch: ☐ Fence: Yes ☒ Pool: Inground ☒

CAR STORAGE:

None: ☐ Garage: 2 cars # of cars: Attached: Detached: Built-In: 2 Carport: Driveway: 3+ cars

Additional features (special energy efficient items, etc.): The subject has 4 fireplaces, central ac, alarm, patio and an inground pool.

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction remodeling/additions, etc.: There is functional obsolescence due to the lack of a basement; the house has limited storage space. There is external obsolescence due to the road noise.

Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: None noted. This appraiser is not an expert in the detection of hazardous or toxic substances.

ESTIMATED SITE VALUE = \$ N/A

Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property):
The estimated remaining economic life is 60 years. The cost approach has not been utilized due to the age of the dwelling. See attached sketch for house dimensions.

ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS:

Dwelling	5,509 Sq. Ft. @ \$	= \$	0
Bsmt. 0	Sq. Ft. @ \$	= \$	0
F/P, Patio, Pool		= \$	0
Garage/Carport 0	Sq. Ft. @ \$	= \$	0
Total Estimated Cost New		= \$	0
Less 50 Physical			
Functional			
External			
Depreciation		= \$	0
Depreciated Value of Improvements		= \$	0
As-is Value of Site Improvements		= \$	0
INDICATED VALUE BY COST APPROACH		= \$	0

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
12 Sunset Lane, Harrison		2 Sunset Lane Harrison	81 Taylor Lane Harrison	4 Cayuga Harrison
Address Harrison		Harrison	Harrison	Harrison
Proximity to Subject		Same Street	4 mile	4 mile
Sales Price	\$ N/A	\$ 1,166,750	\$ 1,525,000	\$ 1,345,000
Price/Gross Liv. Area	\$ 0.00	\$ 271.34	\$ 324.47	\$ 336.25
Data and/or Verification Sources	Inspection	MLS	MLS	MLS
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing	N/A	N/A	N/A	N/A
Concessions				
Date of Sale/Time	N/A	5/02	6/03	7/03
Location	Road noise	Road noise	Good -10%	Good -10%
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	1.45 acres	1 acre	1 acre	1 acre
View	Average	Average	Average	Average
Design and Appeal	Unique	Ranch	Ranch	Split
Quality of Construction	Good	Good	Good	Good
Age	28 Yrs.	38 years	44 years	46 years
Condition	Good	Good	Average/Good	Good
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	10 5 4.5	9 5 4.5	10 4 4.5	10 5 3.5
Gross Living Area	5,509 Sq.Ft.	4,300 Sq.Ft.	4,700 Sq.Ft.	4,000 Sq.Ft.
Basement & Finished Rooms Below Grade	None	Full Finished	Full Unfinished	Partial Part Finished
Functional Utility	Average	Average	Average	Average
Heating/Cooling	Gas Ha C/Air	Similar	Similar	Similar
Energy Efficient Items	None noted	None noted	None noted	None noted
Garage/Carport	2 B.In Garage	2 car garage	2 car garage	2 car garage
Porch, Patio, Deck, Fireplace(s), etc.	4 Fireplaces	2 Fireplaces	1 Fireplace	2 Fireplaces
Fence, Pool, etc.	Pool	None	Pool	Pool
Net Adj. (total)	[X] + [] -	[X] + [] -	[X] + [] -	[X] + [] -
Adjusted Sales Price of Comparable	\$ 1,419,250	\$ 1,583,000	\$ 1,400,000	\$ 1,400,000

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): Current market data indicates a time adjustment up until 5/2003 is warranted. All sales are closed transactions. Site adjustments are made at \$250,000/acre. Adjustments for baths are at \$5,000/half and GLA at \$60/foot. All other adjustments are for major differences only. The sales chosen are the most recent and comparable as of the date of inspection. The scarcity of sales has prompted the use of comparables which may exceed 6 months in time and vary in age.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source for prior sales within year of appraisal	Not sold within the past 3 years.	N/A	N/A	N/A
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal. The subject has not been sold within the past 3 years.				

INDICATED VALUE BY SALES COMPARISON APPROACH = \$ 1,425,000

INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$ N/A /Mo. x Gross Rent Multiplier N/A = \$ 0

This appraisal is made ☒ "as is" ☐ subject to the repairs, alterations, inspections or conditions listed below ☐ subject to completion per plans and specifications.

Conditions of Appraisal: This appraisal is based in the condition as of the date of inspection.

Final Reconciliation: The sales comparison approach provides the best estimate of value. The income approach has not been utilized due to the lack of reliable rental data. The cost approach supports the final estimate of market value.

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004 (Revised 6/93).

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 05/15/2003 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 1,425,000

APPRaiser: Signature _____ Name John Saluto

State Certification # 45-1285 State NY

Or State License # _____ State _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED): Signature _____ Name _____ State Certification # _____ State _____

Or State License # _____ State _____

Date Report Signed Resigned 11/18/03, Original 7/17/03

Date Report Signed _____ State Certification # _____ State _____

Or State License # _____ State _____

Address: 12 Sunset Lane, Harrison

File No.: 306114

Case No.: is

State: NY

Zip: 10528

City: Harrison

Sender: Elia

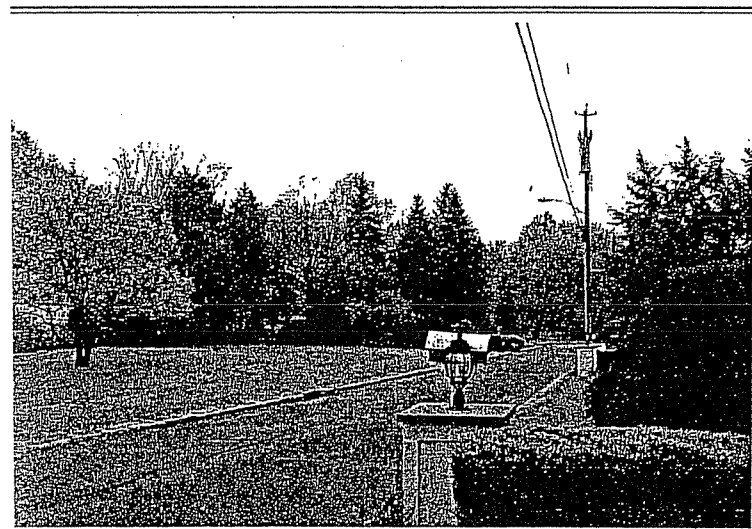


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: May 15, 2003
Appraised Value: \$ 1,425,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE